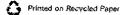
Multistate	NUIE	THA Case No.
		1.15
January 28, 2000		
No. 4 Rock Island Circle	e Wichita Fall [Property Address]	s, Texas 76308
1. PARTIES  "Borrower" means each person signing at the	he end of this Note, and the ne	rson's successors and assigns. "Lender" means
American National Bank		Total
and its successors and assigns,		
2. BORROWER'S PROMISE TO PAY; INTER In return for a loan received from Lender, Bo Thousand Seven Hundred Ninety—Three	forrower promises to pay the pri	ncipal sum of Eighty-Three
from the date of disbursement of the loan proceed	us interest, to the order of Lende is by Lender, at the rate of e r until the full amount of princip	
3. PROMISE TO PAY SECURED  Borrower's promise to pay is secured by a mas this Note and called the "Security Instrument."  Borrower defaults under this Note.	nortgage, deed of trust or simila 'The Security Instrument protec	r security instrument that is dated the same date as the Lender from losses which might result if
4. MANNER OF PAYMENT		
	principal and interest remaining	on the first day of each month beginning on on the first day of February 1,
Payment shall be made at American Wichita Falls, Texas 76308 by notice to Borrower.	n National Bank 2732 or a	Midwestern Parkway t such place as Lender may designate in writing
(C) Amount  Each monthly payment of principal and will be part of a larger monthly payment require other items in the order described in the Security I  (D) Allonge to this Note for payment adjusted	ed by the Security Instrument, Instrument.	of U.S. \$ 644.30 . This amount that shall be applied to principal, interest and
If an allonge providing for payment ac the allonge shall be incorporated into and shall an this Note. [Check applicable box]	djustments is executed by Borronend and supplement the covens	ower together with this Note, the covenants of ints of this Note as if the allonge were a part of
Graduated Payment Allonge Growin	ing Equity Allonge Other [s	pecify}
5. BORROWER'S RIGHT TO PREPAY Borrower has the right to pay the debt evide day of any month. Lender shall accept prepayment the remainder of the month to the extent required partial prepayment, there will be no changes in the writing to those changes.	at on other days provided that be by Lender and permitted by res	rulations of the Secretary. If Borrower makes a

FHA Multistate Fixed Rate Note - 10/95

-1R (9601)

VMP MORTGAGE FORMS - (800)621-7291





#### 6. BORROWER'S FAILURE TO PAY

# (A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of four percent ( 4.0000 %) of the overdue amount of each payment.

## (B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

## (C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

#### 7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

## 8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Londer under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

### 9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower	accepts and agrees to the	e terms and covenants contained in this Note	·-
Edward K. Combell EDWARD R. CAMPBELL	(Scal)	Miga Meur Camp TONYA DEANN CAMPBELL	dell (Seal)
EDWARD II, ONE LEGG	-Borrower	FORTH CHARLES VALUE COLUMN	-pollower
	(Seal)		(Seal)
	-Barrower		-Borrower
	(Seal)		(Seal)
	-Barrower		-Barrower
	(Seal)		(Seal)
	-Borrower		-Borrower
•	PAYABLE WITHOUT	RECOURSE TO	
	HOMESTAE/LEIX	DING, INC."	
	AMERICAN NAT	IONAL BANK	
F / 4	" Franklin, Sen	ior Vice Preside	
Oft	mal camp i	officer's Positio	

# NOTE ALLONGE

LOAN#

**ATTACHMENT** 

TO NOTE DATE: FEBRUARY 15, 2000

FOR : EDWARD R. CAMPBELL AND

TONYA DEANN CAMPBELL

ADDRESS: NO. 4 ROCK ISLAND CIRCLE

WICHITA FALLS, TEXAS 76368

AMOUNT \$ 83,793.00

WITH STILLECTURGE PRYTOTHE ROPER OF

FLOM: MIDFIRST PANE

PAY TO THE ORDER OF MIDFIRST BANK WITHOUT RECOURSE HOMESIDE LENDING, INC.

Brand V. Drawell

BRENDA F. BRENDLE SENIOR VICE PRESIDENT